ABSTRACT OF THE DISCLOSURE

A coated article that can be used in applications such as insulating glass (IG) units, so that resulting IG units can achieve high visible transmission of at least 70% (e.g., when using clear glass substrates from 1.0 to 3.5 mm thick), combined with at least one of: (a) SHGC no greater than about 0.45, more preferably no greater than about 0.40; (b) SC no greater than about 0.49, more preferably no greater than about 0.46; (c) chemical and/or mechanical durability; (d) neutral transmissive color such that transmissive a* is from –5.0 to 0 (more preferably from –3.5 to –1.5), and transmissive b* is from –2.0 to 4.0 (more preferably from 1.0 to 3.0); and (e) neutral reflective color from the exterior of the IG unit (i.e., Rg/R_{out}) such that reflective a* is from –3.0 to 2.0 (more preferably from –2.0 to 0.5), and reflective b* is from –5.0 to 1.0 (more preferably from –4.0 to –1.0). In certain example non-limiting embodiments, coated articles herein comprise: substrate/TiO_x/ZnO_x/Ag/$NiCrO_x$/SnO_x/ZnO_x/Ag/$NiCrO_x$/SnO_x/Si_xN_y.